IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Banaugh, et al. WEI.I.0011 In re Application of: Docket No.:

Serial No.: 09/703,357 Art Unit: 3624

Filed: 31 October 2000 Examiner: Charles R. Kyle

Title: Method and Apparatus for Integrated Payments Processing And Decisioning For Internet Transactions

Date:

Commissioner of Patents P.O. Box 1450 Alexandria, VA 22313-1450

ASSOCIATE POWER OF ATTORNEY

Sir:

The undersigned attorney of record in the subject patent application hereby grants an Associate Power of Attorney to the following to prosecute this application and to transact all business in the Patent Office connected therewith,

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